

**UNITED STATES DISTRICT COURT
EASTERN DISTRICT OF VIRGINIA**

CONNIE CURREY,
Plaintiff,

vs.

CAPITAL ONE BANK (USA), N.A.,
Defendant

Case No.:

**COMPLAINT AND JURY
DEMAND**

COMPLAINT

Plaintiff, CONNIE CURREY (“Plaintiff”), by and through her undersigned counsel, hereby sues Defendant, CAPITAL ONE BANK (USA), N.A. (“Defendant”), alleging as follows:

I. INTRODUCTION

1. Plaintiff brings this action on behalf of herself individually seeking damages and any other available legal or equitable remedies resulting from the illegal actions of Defendant, in negligently, knowingly, and/or willfully contacting Plaintiff on Plaintiff’s cellular telephone in violation of the Telephone Consumer Protection Act (“TCPA”), 47 U.S.C. § 227 *et seq.*

2. The TCPA was legislated to prevent companies like CAPITAL ONE BANK (USA), N.A. from invading Americans’ privacy by stopping abusive “robo-calls.” The legislative history “described these calls as ‘the scourge of modern civilization,

they wake us up in the morning; they interrupt our dinner at night; they force the sick and elderly out of bed; they hound us until we want to rip the telephone out of the wall.’ 137 Cong. Rec. 30, 821 (1991). Senator Hollings presumably intended to give telephone subscribers another option: telling the autodialers to simply stop calling.” Osorio v. State Farm Bank, F.S.B., 746 F.3d 1242, 1255-56 (11th Cir. 2014).

II. JURISDICTION AND VENUE

3. This Court has subject matter jurisdiction pursuant to 28 U.S.C. § 1331, 28 U.S.C. § 1367, and 47 U.S.C. § 227.

4. Venue is proper pursuant to 28 U.S.C. 1391(b)(1) as the conduct giving rise to this action occurred in this district, as Defendant resides in this district and Defendant transacts business in this district.

III. PARTIES

5. Plaintiff is a natural person residing in Lake County, in the city of Madison, South Dakota and is otherwise *sui juris*.

6. Defendant is a nationally chartered bank with its principal place of business located in McLean, Virginia.

7. Defendant is a “person” as defined by 47 U.S.C. §153(39).

8. At all times relevant to this Complaint, Defendant has acted through its agents, employees, officers, members, directors, heir, successors, assigns,

principals, trustees, sureties, subrogees, representatives and insurers.

IV. FACTUAL ALLEGATIONS

9. Defendant placed collection calls to Plaintiff seeking and attempting to collect on alleged debts incurred through purchases made on credit issued by Defendant.

10. Plaintiff is the “called party.” See Breslow v. Wells Fargo Bank, N.A., 755 F.3d 1265 (11th Cir. 2014).

11. Defendant placed collection calls to Plaintiff’s cellular telephone at phone number (605) XXX-2609.

12. Defendant placed collection calls to Plaintiff from various telephone numbers including, but not limited to, (800) 955-6600, (800) 365-2024.

13. Upon information and belief, based on the number, frequency and timing of the calls, and on Defendant’s prior business practices, Defendant’s calls were placed with an automatic telephone dialing system or an artificial or prerecorded voice.

14. Defendant used an “automatic telephone dialing system,” as defined by 47 U.S.C. § 227(a)(1), or an artificial or prerecorded voice to place telephone calls to Plaintiff seeking to collect a consumer debt allegedly owed by Plaintiff.

15. Defendant’s calls were not for emergency purposes, which would be excepted by 47 U.S.C. § 227(b)(1)(A).

1 16. Defendant's calls were placed to a telephone number assigned to a cellular
2 telephone service for which Plaintiff incurs a charge for incoming calls pursuant to
3 47 U.S.C. §227(b)(1).
4

5 17. Defendant never received Plaintiff's "prior express consent" to receive calls
6 using an automatic telephone dialing system or an artificial or prerecorded voice on
7 her cellular telephone pursuant to 47 U.S.C. § 227(b)(1)(A).
8

9 18. On or about April 1, 2019, Plaintiff spoke with a representative of
10 Defendant's company at phone number (800) 955-6600, and told Defendant to stop
11 calling her cellular telephone.
12

13 19. During the April 1, 2019 conversation, Plaintiff gave Defendant her full
14 social security number and birthdate, in order to assist Defendant in identifying her
15 and accessing her accounts before asking Defendant to stop calling her cellular
16 telephone.
17

18 20. Plaintiff revoked any consent, explicit, implied, or otherwise, to call her
19 cellular telephone and/or to receive Defendant's calls using an automatic telephone
20 dialing system or an artificial or prerecorded voice in her conversation with
21 Defendant's representative on April 1, 2019.
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23 21. Despite Plaintiff's request to cease, Defendant continued to place calls to
24 Plaintiff's cellular phone after April 1, 2019.
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1 22. Despite Plaintiff's request that Defendant cease placing automated collection
2 calls to Plaintiff via the use of an automatic telephone dialing system or an artificial
3 or prerecorded voice, Defendant continued to place at least forty-four (44) telephone
4 calls via the use of an automatic telephone dialing system or an artificial or
5 prerecorded voice to Plaintiff's cellular telephone.
6
7

8 23. Defendant placed the great number of telephone calls to Plaintiff with the
9 sole intention of harassing Plaintiff in such a manner so as to cause Plaintiff to pay
10 the alleged debt claimed by Defendant, even when Plaintiff admittedly had impaired
11 ability to pay. This telephonic harassment caused Plaintiff considerable anxiety and
12 emotional distress.
13
14

15 **FIRST CAUSE OF ACTION**
16 **NEGLIGENT VIOLATIONS OF THE TELEPHONE CONSUMER**
17 **PROTECTION ACT - 47 U.S.C. §227(b)(3)(B)**

18 24. Plaintiff repeats and incorporates by reference into this cause of action the
19 allegations set forth above at Paragraphs 1-23.
20

21 25. The foregoing acts and omissions of Defendant constitute numerous and
22 multiple negligent violations of the TCPA, including but not limited to each and
23 every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*
24

25 26. As a result of Defendant's negligent violations of 47 U.S.C. §227 *et seq.*,
26 Plaintiff is entitled to an award of \$500.00 in statutory damages, for each and every
27 violation, pursuant to 47 U.S.C. § 227(b)(3)(B).
28

1 27.Plaintiff is also entitled to injunctive relief prohibiting such conduct in the
2 future.

3
4 WHEREFORE, Plaintiff, CONNIE CURREY, respectfully requests judgment
5 be entered against Defendant, CAPITAL ONE BANK (USA), N.A., as follows:

6
7 a. Awarding Plaintiff statutory damages of five hundred dollars (\$500.00)
8 multiplied by the number of negligent violations of the TCPA alleged herein, to wit:
9 least forty-four (44) for a total of one twenty-two thousand dollars (\$22,000.00);
10

11 b. Awarding Plaintiff actual damages and compensatory damages
12 according to proof at time of trial;

13
14 c. Granting Plaintiff such other and further relief as may be just and
15 proper.

16
17 **SECOND CAUSE OF ACTION**
18 **KNOWING AND/OR WILLFUL VIOLATIONS OF THE TELEPHONE**
19 **CONSUMER PROTECTION ACT**
20 **47 U.S.C. § 227(b)(3)(C)**

21 28. Plaintiff repeats and incorporates by reference into this cause of action the
22 allegations set forth above at Paragraphs 1-23.

23 29. The above listed acts and omissions of Defendant constitute numerous and
24 multiple knowing and/or willful violations of the TCPA, including but not limited
25 to each and every one of the above cited provisions of 47 U.S.C. § 227 *et seq.*

26
27 30. As a result of Defendant's knowing and/or willful violations of 47 U.S.C. §
28 227 *et seq.*, Plaintiff is entitled an award of one thousand five hundred dollars

1 (\$1,500.00) in statutory damages for each and every violation, pursuant to 47 U.S.C.
2 § 227(b)(3)(B) and 47 U.S.C. § 227(b)(3)(C).
3

4 31. Plaintiff is also entitled to injunctive relief prohibiting such conduct in the
5 future.
6

7 WHEREFORE, Plaintiff, CONNIE CURREY, respectfully requests judgment
8 be entered against Defendant, CAPITAL ONE BANK (USA), N.A., as follows:
9

10 a. Awarding Plaintiff statutory damages statutory damages of one
11 thousand five hundred dollars (\$1,500.00) multiplied by the number of knowing
12 and/or willful violations of TCPA alleged herein, to wit: forty-four (44) for a total
13 of sixty-six thousand dollars (\$66,000.00);
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15 b. Awarding Plaintiff actual damages and compensatory damages
16 according to proof at time of trial;
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18 c. Granting Plaintiff such other and further relief as may be just and
19 proper.
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21 **JURY TRIAL DEMAND**

22 Plaintiff demands a jury trial on all issues so triable.
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Respectfully submitted,

Dated: August 15, 2019

/s/ Frank A. Webb

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